

Form 173 – hrggeneral

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-12789-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Rafine
91 Castle Heights Avenue
Pennsville, NJ 08070

Social Security No.:
xxx-xx-5224

Employer's Tax I.D. No.:

NOTICE OF HEARING

NOTICE IS HEREBY GIVEN that a hearing in said cause shall be held before the Honorable Jerrold N. Poslusny Jr. on

Date: May 13, 2025
Time: 11:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

to consider and act upon the following:

72 – Certification in Opposition to (related document:70 Creditor's Certification of Default (related document:59 Order Resolving Creditor's Certification of Default) filed by Denise E. Carlon on behalf of M&T BANK. Objection deadline is 04/21/2025. (Attachments: # 1 Exhibit A – Order Curing Post-Petition Arrears # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) filed by Creditor M&T BANK) filed by Stacey L. Mullen on behalf of Michael A. Rafine. (Mullen, Stacey)

and transact such other business as may properly come before the meeting.

Dated: April 17, 2025
JAN: kvr

Jeanne Naughton
Clerk

In re:
Michael A. Rafine
Debtor

Case No. 24-12789-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 17, 2025

User: admin
Form ID: 173

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	+ Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Stacey L. Mullen	on behalf of Debtor Michael A. Rafine slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5